IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: J.V. Davies et al. Attorney Docket No.: SACO121711

Application No.: 10/685,290 Art Unit: 3626 / Confirmation No: 9822

Filed: October 14, 2003 Examiner: S. Rangrej

Title: ONLINE SYSTEM AND METHOD FOR PROCESSING

LIFE INSURANCE APPLICATIONS

AMENDMENT A

Seattle, Washington 98101

April 5, 2007

TO THE COMMISSIONER FOR PATENTS:

INTRODUCTORY COMMENTS

This paper is responsive to the Office Action dated December 11, 2006. Please amend the above-identified application as follows.